**Amendments to the Claims:**

This listing of claims will replace all prior versions and listings of claims in the application.

**LISTING OF CLAIMS**

1.     (Currently Amended)  A method for coordinating the management of credit between an Internet user and a plurality of lending institutions via the Internet, comprising the steps of:

receiving account information on at least one credit account from the plurality of lending institutions or the Internet user;

storing the account information in a database;

receiving selection criteria from the Internet user specifying conditions under which each of the at least one credit account is authorized to be used;

receiving from a merchant a request for authorization of a transaction;

processing the request including selecting one of the at least one credit account to be used for the transaction;

transmitting the account information corresponding to the selected account to the lending institution associated with the selected account;

receiving an authorization status from the lending institution;

selecting a different account to request authorization from the lending institution associated with the selected account if the authorization status is a denial; [and]

transmitting the authorization status to the merchant;

<u>wherein a primary user assigns a PIN number and an account limit to at least one</u>

<u>secondary user and the secondary user is a family member of the primary user.</u>

2.      (Previously Presented)  The method according to claim 1, further comprising the steps of:

transmitting the account information corresponding to the selected account to a

credit card management gateway, wherein the gateway routes the authorization request to the

lending institution associated with the selected account;

wherein the credit card management gateway receives the authorization status

from the lending institution and transmits the authorization status to the database.

3.      (Previously Presented)  The method according to claim 1, wherein the step of receiving

account information comprises the steps of:

displaying a document welcoming the Internet user;

displaying a document explaining the coordination of the credit management

process;

displaying a document explaining the services provided;

requesting the account information including a name of the lending institution, an

account number, a credit balance, a payment due date, an interest rate, a billing address, an

account limit, a web site corresponding to the account, a password corresponding to the account

on the web site associated with the lending institution, and a list of names authorized to use the

account.

4.    (Currently Amended)  A network system for coordinating the management of credit

between an Internet user and a plurality of lending institutions via the Internet, comprising:

a database for storing and receiving account information;

means for receiving account information on at least one credit account from the

plurality of lending institutions or the Internet user;

means for storing the account information in a database;

means for receiving selection criteria from the Internet user specifying conditions

under which each of the at least one credit account is authorized to be used;

means for receiving from a merchant a request for authorization of a transaction;

means for processing the request including selecting one of the at least one credit

account to be used for the transaction;

means for transmitting the account information corresponding to the selected

account to the lending institution associated with the selected account;

means for receiving an authorization status from the lending institution;

means for selecting a different account to request authorization from the lending

institution associated with the selected account if the authorization status is a denial; and

means for transmitting the authorization status to the merchant;

wherein a primary user assigns a PIN number and an account limit to at least one

secondary user and the secondary user is a family member of the primary user.

5.      (Previously Presented)  The network system according to claim 4, further comprising:

means for transmitting the account information corresponding to the selected

account to a credit card management gateway, wherein the gateway routes the authorization

request to the lending institution associated with the selected account; and

wherein the credit card management gateway receives the authorization status

from the lending institution and transmits the authorization status to the database.


6.      (Previously Presented)  The network system according to claim 5, wherein the

transmitting means comprises the Internet.


7.      (Previously Presented)  The network system according to claim 4, further comprising

security means.


8.      (Previously Presented)  The network system according to claim 7, wherein the security

means comprises a user-defined PIN code that is entered prior to a merchant swiping a card to

initiate a transaction.


9.      (Previously Presented)  The network system according to claim 8, wherein the card

includes at least one magstripe.

10.     (Previously Presented)  The network system according to claim 9, wherein the at least

one magstripe corresponds to the database.

11.     (Previously Presented)  The network system according to claim 9, wherein the at least

one magstripe corresponds to the selected account.

12.     (Previously Presented)  The network system according to claim 8, wherein the at least

one magstripe corresponds to a telephone minutes account.

13-15  (Canceled)

16.     (Currently Amended)  A network system for coordinating the management of credit

between an Internet user and a plurality of lending institutions via the Internet, comprising:

        a database for storing and receiving account information;

        a magstripe writing device configured to write data to a magstripe on a card

corresponding to a particular account;

        means for receiving account information on at least one credit account from the

plurality of lending institutions or the Internet user;

        means for storing the account information in a database; [and]

        means for receiving selection criteria from the Internet user specifying which

credit account information is to be written by the magstripe writing device on the card;

wherein a primary user assigns a PIN number and an account limit to at least one secondary user and the secondary user is a family member of the primary user.

17.    (Previously Presented)  The network system according to claim 16, wherein the magstripe writing device erases the magstripe on the card and rewrites a new barcode on the card corresponding to a different credit account.

18.    (Previously Presented)  The network system according to claim 16, wherein the magstripe writing device communicates with the database.

19.    (Previously Presented)  The network system according to claim 18, wherein the account information is stored on a removable storage device.

20.    (Previously Presented)  The network system according to claim 17, wherein the magstripe writing device is integrated into a personal computer.